

| Summary comparison of accounting assets vs leverage ratio exposure measure | | Table 1 | | |
|--|--|------------------------------|------------------------------|------------------------------|
| | Item | In relevant currency Q2 2019 | In relevant currency Q1 2019 | In relevant currency Q4 2018 |
| 1 | Total consolidated assets as per published financial statements | 83,865,710,592,895 | 84,954,281,266,564 | 82,658,642,546,689 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | 0 | 0 | 0 |
| 3 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | 0 | 0 | 0 |
| 4 | Adjustment for derivative financial instruments | 805,018,202,973 | 929,314,827,691 | 800,989,204,633 |
| 5 | Adjustment for securities financing transactions (ie repos and similar secured lending) | 0 | 0 | 0 |
| 6 | Adjustment for off balance-sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 9,371,330,815,521 | 10,012,447,166,366 | 10,717,929,731,678 |
| 7 | Other adjustments | 3,752,841,054,336 | 69,150,115,729 | (256,123,282,419) |
| 8 | Leverage Ratio Exposure | 97,794,900,665,726 | 95,965,193,376,350 | 93,921,438,200,581 |

| Leverage ratio common disclosure template | | Table 2 | | |
|--|--|----------------------------------|----------------------------------|----------------------------------|
| | Item | Leverage ratio framework Q2 2019 | Leverage ratio framework Q1 2019 | Leverage ratio framework Q4 2018 |
| On-balance sheet exposures | | | | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 86,783,932,071,488 | 84,437,008,142,357 | 81,621,046,991,291 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital): DTA, Intangible Assets | (93,425,050,484) | (209,501,789,519) | (170,809,093,777) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 86,690,507,021,005 | 84,227,506,352,838 | 81,450,237,897,514 |
| Derivative exposures | | | | |
| 4 | Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin) | 928,044,626,226 | 795,925,029,455 | 952,281,366,756 |
| 5 | Add-on amounts for PFE associated with <i>all</i> derivatives transactions | 805,018,202,973 | 929,314,827,691 | 800,989,204,633 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | 0 | 0 | 0 |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | 0 | 0 | 0 |
| 8 | (Exempted CCP leg of client-cleared trade exposures) | 0 | 0 | 0 |
| 9 | Adjusted effective notional amount of written credit derivatives | 0 | 0 | 0 |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | 0 | 0 | 0 |
| 11 | Total derivative exposures (sum of lines 4 to 10) | 1,733,062,829,200 | 1,725,239,857,146 | 1,753,270,571,389 |
| Securities financing transaction exposures | | | | |
| 12 | Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sales accounting transactions | 0 | 0 | 0 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | 0 | 0 | 0 |
| 14 | CCR exposure for SFT assets | 0 | 0 | 0 |
| 15 | Agent transaction exposures | 0 | 0 | 0 |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | 0 | 0 | 0 |
| Other off-balance sheet exposures | | | | |
| 17 | Off-balance sheet exposure at gross notional amount | 36,354,205,196,918 | 37,997,577,646,637 | 38,313,911,615,591 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (26,982,874,381,397) | (27,985,130,480,271) | (27,595,981,883,913) |
| 19 | Off-balance sheet items (sum of line 17 and 18) | 9,371,330,815,521 | 10,012,447,166,366 | 10,717,929,731,678 |
| Capital and total exposures | | | | |
| 20 | Tier 1 capital (CEMA Assets for KCBA) | 5,717,628,464,420 | 5,630,780,841,914 | 5,648,034,667,754 |
| 21 | Total exposures (sum of line 3,11,16 and 19) | 97,794,900,665,726 | 95,965,193,376,350 | 93,921,438,200,581 |
| Leverage ratio | | | | |
| 22 | Basel III Leverage Ratio | 5.85% | 5.87% | 6.01% |

Leverage Ratio 2Q 2019

Qualitative

Leverage Ratio pada Q2'19, Q1'19, Q4'18 adalah 5.85%, 5.87%, dan 6.01%, dan masih dalam limit minimal 3%.

Q2'19 vs Q1'19

Penurunan leverage ratio dari 5.87% ke 5.85% pada Q1'19 ini disebabkan karena adanya peningkatan pada total eksposur sebesar 1.9% (1.8 triliun rupiah). Peningkatan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos penempatan dengan bank Indonesia.

Q1'19 vs Q4'18

Penurunan leverage ratio dari 6.01% ke 5.87% pada Q1'19 ini disebabkan karena adanya peningkatan pada total eksposur sebesar 2.1% (2 triliun rupiah) di sertai dengan penurunan pada total Tier 1 Capital sebesar 0.3% (17 miliar rupiah) . Peningkatan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos penempatan dengan bank Indonesia, dan aset lainnya.